

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Jason A Joseph, Sr.
Dawn M Joseph
Debtor(s)

Case No. 14-42915

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/28/2014.
- 2) The plan was confirmed on 03/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 07/25/2017.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$54,020.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,300.00
Less amount refunded to debtor	\$189.82

NET RECEIPTS: **\$9,110.18**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,910.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$416.40
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,326.40**

Attorney fees paid and disclosed by debtor: \$490.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAVALRY SPV I LLC	Unsecured	3,400.00	3,830.18	3,830.18	354.28	0.00
CAVALRY SPV I LLC	Unsecured	1,880.00	2,102.41	2,102.41	194.47	0.00
COMENITY CAPITAL BANK	Unsecured	NA	1,264.56	1,264.56	105.98	0.00
CREDITORS COLLECTION BUREAU	Unsecured	0.00	0.00	0.00	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,000.00	1,111.28	1,111.28	93.14	0.00
GREEN TREE	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	1,680.00	1,757.22	1,757.22	162.54	0.00
MICHAEL R NAUGHTON	Unsecured	2,500.00	2,539.97	2,539.97	234.94	0.00
OSFMG	Unsecured	110.00	120.00	120.00	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	350.00	411.08	411.08	34.45	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,900.00	2,323.00	2,323.00	214.87	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,390.00	1,416.89	1,416.89	118.75	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	900.00	962.96	962.96	80.71	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	600.00	575.00	575.00	53.19	0.00
PRESENCE HEALTH	Unsecured	NA	100.00	100.00	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	289.76	289.76	16.80	0.00
PRESENCE HEALTH	Unsecured	NA	653.91	653.91	48.98	0.00
PRESENCE HEALTH	Unsecured	NA	257.68	257.68	17.05	0.00
PRESENCE HEALTH	Unsecured	NA	80.25	80.25	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	123.03	123.03	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	157.57	157.57	0.00	0.00
PRESENCE HEALTH	Unsecured	450.00	55.00	55.00	0.00	0.00
PRESENCE HEALTH	Unsecured	260.00	100.00	100.00	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	1,453.52	1,453.52	121.81	0.00
UNIVERSITY OF CHICAGO MEDICINE	Unsecured	280.00	NA	NA	0.00	0.00
EMP OF WILL CO	Unsecured	700.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JOLIET RADIOLOGICAL SERVICE CO	Unsecured	350.00	NA	NA	0.00	0.00
MK ORTHOPAEDICS SURGERY REH/	Unsecured	200.00	NA	NA	0.00	0.00
MORRIS HOSPITAL	Unsecured	50.00	NA	NA	0.00	0.00
OSF HEALTH CARE	Unsecured	50.00	NA	NA	0.00	0.00
OSF HEALTH CARE PATIENT ACCT	Unsecured	20.00	NA	NA	0.00	0.00
OSF HEALTHCARE SYSTEM	Unsecured	370.00	NA	NA	0.00	0.00
OSF ST ELIZABETH MEDICAL CENTE	Unsecured	800.00	NA	NA	0.00	0.00
PARTNERS IN OBSTETRICS	Unsecured	80.00	NA	NA	0.00	0.00
STREATOR ONIZED CREDIT UNION	Secured	402.00	401.75	401.75	401.75	32.68
STREATOR ONIZED CREDIT UNION	Secured	1,598.00	1,597.25	1,597.25	1,479.19	120.81
STREATOR ONIZED CREDIT UNION	Secured	3,796.00	448.88	448.88	448.88	151.12
STREATOR ONIZED CREDIT UNION	Secured	2,126.00	2,125.06	2,125.06	1,044.99	235.01
SYNCHRONY BANK	Unsecured	NA	66.98	66.98	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	65.54	65.54	0.00	0.00
TD BANK USA NA	Unsecured	240.00	299.98	299.98	17.39	0.00
VERIZON	Unsecured	180.00	143.88	143.88	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,171.19	\$2,973.06	\$506.94
All Other Secured	\$401.75	\$401.75	\$32.68
TOTAL SECURED:	\$4,572.94	\$3,374.81	\$539.62
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,261.65	\$1,869.35	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,326.40</u>	
Disbursements to Creditors	<u>\$5,783.78</u>	
TOTAL DISBURSEMENTS :		<u>\$9,110.18</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/28/2017

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.